

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Ramon

First name

Middle name

Bring your picture identification to your meeting with the trustee.

Luciano Barrera

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Ramon Luciano

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-6862

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

**1115 N Spaulding, 2nd Floor
Chicago, IL 60651**

Number, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

Cook

County

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Ramon Luciano Barrera**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | |
|-----------------------------|---------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
-
11. **Do you rent your residence?** ☐ No. Go to line 12.
- ☒ Yes. Has your landlord obtained an eviction judgment against you?
- ☒ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input checked="" type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ramon Luciano Barrera**Ramon Luciano Barrera**

Signature of Debtor 1

Signature of Debtor 2

Executed on **July 25, 2018**

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Nataly Skrabak

Signature of Attorney for Debtor

Date

July 25, 2018

MM / DD / YYYY

Nataly Skrabak

Printed name

Consumer Law Group, LLC

Firm name

6232 N. Pulaski, Suite 200

Chicago, IL 60646

Number, Street, City, State & ZIP Code

Contact phone **773-945-0358**

Email address

nskrabak@consumerlaw.com

6308715 IL

Bar number & State

Fill in this information to identify your case:

Debtor 1	Ramon Luciano Barrera		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 0.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 2,121.68
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 2,121.68

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 1,546.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 0.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 54,462.68
Your total liabilities		\$ 56,008.68

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)	
	Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 3,159.25
5.	Schedule J: Your Expenses (Official Form 106J)	
	Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 3,170.16

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 Ramon Luciano Barrera

Case number (if known) _____

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 3,628.66

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>22,779.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>22,779.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	Ramon Luciano Barrera		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☒ No
☐ Yes

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

Furniture, Pots and Pans, Dishes, Personal Pictures, Books

\$500.00

Refrigerator, Stove, TV, Radio, Computer

\$500.00

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

7. Electronics*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.....**TV, Phone****\$1,000.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Clothing****\$100.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☐ No☒ Yes. Give specific information.....**Checking Account with First Midwest Bank 7583****\$2.65****15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$2,102.65****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No

Debtor 1 Ramon Luciano Barrera

Case number (if known) _____

☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☒ No☐ Yes.....

Institution name:

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.

Debtor 1 Ramon Luciano Barrera

Case number (if known) _____

28. Tax refunds owed to you☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☐ No☒ Yes. Give specific information..**Checking Account with First Midwest Bank 7511****\$19.03****36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$19.03****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?☒ No. Go to Part 7.

Debtor 1 Ramon Luciano Barrera

Case number (if known) _____

☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00****Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2	\$0.00	
56. Part 2: Total vehicles, line 5	\$0.00	
57. Part 3: Total personal and household items, line 15	\$2,102.65	
58. Part 4: Total financial assets, line 36	\$19.03	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$2,121.68	Copy personal property total \$2,121.68
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$2,121.68

Fill in this information to identify your case:

Debtor 1	Ramon Luciano Barrera		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Furniture, Pots and Pans, Dishes, Personal Pictures, Books Line from <i>Schedule A/B</i> : 6.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Refrigerator, Stove, TV, Radio, Computer Line from <i>Schedule A/B</i> : 6.2	\$500.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
TV, Phone Line from <i>Schedule A/B</i> : 7.1	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Clothing Line from <i>Schedule A/B</i> : 11.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Checking Account with First Midwest Bank 7583 Line from <i>Schedule A/B</i> : 14.1	\$2.65	<input checked="" type="checkbox"/> \$2.65 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
Checking Account with First Midwest Bank 7511 Line from <i>Schedule A/B</i> : 35.1	\$19.03	<input checked="" type="checkbox"/> \$19.03 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

3. **Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

Fill in this information to identify your case:

Debtor 1	Ramon Luciano Barrera		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Mariner Finance <small>Creditor's Name</small> 8211 Town Center Dr Nottingham, MD 21236 <small>Number, Street, City, State & Zip Code</small>	\$1,546.00 <small>Describe the property that secures the claim:</small> Refrigerator, Stove, TV, Radio, Computer <small>As of the date you file, the claim is: Check all that apply.</small> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <small>Nature of lien. Check all that apply.</small> <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$500.00	\$1,046.00

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Opened 09/17 Last Active 6/06/18

Date debt was incurred **6/06/18** Last 4 digits of account number **2113**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$1,546.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$1,546.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1 **Ramon Luciano Barrera**
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number
 (if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim	
4.1	Amalgamated Bk Chicago Nonpriority Creditor's Name 30 N Lasalle St Chicago, IL 60602 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 8778 Opened 08/13 Last Active 8/03/17 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card	\$1,248.00

Debtor 1 **Ramon Luciano Barrera**

Case number (if know)

4.2

Avant

Nonpriority Creditor's Name

Last 4 digits of account number **1798****\$420.96****222 N. Lasalle Suite 170
Chicago, IL 60601**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? **Opened 11/15 Last Active 8/14/17**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Unsecured**

4.3

Bank of America

Nonpriority Creditor's Name

Last 4 digits of account number **2960****\$1,892.00****Po Box 982238
El Paso, TX 79998**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? **Opened 06/13 Last Active 8/03/17**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card**

4.4

Capital One

Nonpriority Creditor's Name

Last 4 digits of account number **6201****\$2,422.00****Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? **Opened 08/11 Last Active 7/13/17**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card**

Debtor 1 **Ramon Luciano Barrera**

Case number (if know)

4.5

Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy**Po Box 30285****Salt Lake City, UT 84130**

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number **0877****\$2,141.00**When was the debt incurred? **Opened 12/11 Last Active 7/25/17****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card**

4.6

Chase Card Services

Nonpriority Creditor's Name

Correspondence Dept**Po Box 15298****Wilmington, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number **5569****\$1,379.00**When was the debt incurred? **Opened 08/14 Last Active 7/17/17****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card**

4.7

Credit One Bank

Nonpriority Creditor's Name

Attn: Bankruptcy**Po Box 98873****Las Vegas, NV 89193**

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number **6689****\$635.29**When was the debt incurred? **Opened 07/17 Last Active 12/07/17****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card**

Debtor 1 **Ramon Luciano Barrera**

Case number (if know)

4.8

Credit One Bank

Nonpriority Creditor's Name

Attn: Bankruptcy**Po Box 98873****Las Vegas, NV 89193**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **8608****\$0.00**When was the debt incurred? **Opened 02/12 Last Active 7/25/17****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Card**

4.9

Famsa Inc

Nonpriority Creditor's Name

2727 Lyndon B Johnson Fwy**Dallas, TX 75234**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **8275****\$0.00**When was the debt incurred? **Last Active 01/11****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Charge Account**

4.1
0**First National Bank**

Nonpriority Creditor's Name

Attn: Tina**1620 Dodge St Mailstop 4440****Omaha, NE 68197**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **4027****\$1,356.00**When was the debt incurred? **Opened 09/15 Last Active 8/03/17****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Card**

Debtor 1 **Ramon Luciano Barrera**

Case number (if know)

4.1
1**Great Lakes Bank Na**

Nonpriority Creditor's Name

**300 N Hunt Club Rd
Gurnee, IL 60031**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **0001****\$492.00**When was the debt incurred? **Opened 02/13 Last Active 3/16/16**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☒ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

Secured4.1
2**LVNV Funding/Resurgent Capital**

Nonpriority Creditor's Name

**Attn: Bankruptcy
Po Box 10497
Greenville, SC 29603**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **8608****\$2,448.00**When was the debt incurred? **Opened 03/18**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Factoring Company Account Credit One Bank N.A.**

4.1
3**Merrick Bank/CardWorks**

Nonpriority Creditor's Name

**Attn: Bankruptcy
Po Box 9201
Old Bethpage, NY 11804**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **1642****\$2,088.00**When was the debt incurred? **Opened 12/12 Last Active 8/28/17**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card**

Debtor 1 **Ramon Luciano Barrera**

Case number (if know)

4.1
4**NCB**

Nonpriority Creditor's Name

Attn: Bankruptcy**One Allied Dr****Trevose, PA 19053**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **8577****\$3,767.00**When was the debt incurred? **Opened 12/17**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Factoring Company Account Republic Bank Trust Co**4.1
5**Oportun**

Nonpriority Creditor's Name

1600 Seaport Blvd**Suite 250****Redwood City, CA 94063**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **0240****\$6,871.00**When was the debt incurred? **Opened 4/11/17 Last Active 8/18/17**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Unsecured**4.1
6**Oportun**

Nonpriority Creditor's Name

1600 Seaport Blvd**Suite 250****Redwood City, CA 94063**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **5903****\$0.00**When was the debt incurred? **Opened 9/24/15 Last Active 4/08/17**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Unsecured**

Debtor 1 **Ramon Luciano Barrera**

Case number (if know)

4.1
7**Oportun**Last 4 digits of account number **6974****\$0.00**

Nonpriority Creditor's Name

**1600 Seaport Blvd
Suite 250
Redwood City, CA 94063**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? **Opened 11/12/14 Last Active 9/18/15**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Unsecured**4.1
8**Republic Bank & Trust Co**Last 4 digits of account number **8577****\$3,767.43**

Nonpriority Creditor's Name

**c/o NCB Management Services, Inc.
One Allied Drive
Feasterville Trevose, PA 19053**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? **12/2017**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify4.1
9**The Bureaus Inc**Last 4 digits of account number **8705****\$1,248.00**

Nonpriority Creditor's Name

**Attn: Bankruptcy
650 Dundee Rd, Ste 370
Northbrook, IL 60062**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? **Opened 03/18**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Amalgamated Bank Of Chicago**

Debtor 1 **Ramon Luciano Barrera**

Case number (if know) _____

4.2
0**US Department of Education/Great Lakes**

Nonpriority Creditor's Name

Attn: Bankruptcy**Po Box 7860****Madison, WI 53707**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **8581****\$22,287.00**Opened 09/15 Last Active
When was the debt incurred? **6/30/18**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☒ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other. Specify _____**Educational****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Credit Control, LLC**PO BOX 546****Hazelwood, MO 63042-0546**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.3** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

2960

Name and Address

The Bureaus, Inc.**650 Dundee Road, Suite 370****Northbrook, IL 60062**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.1** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

8778

Name and Address

Velocity Investments, LLC**PO Box 190****Horsham, PA 19044**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.2** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

4495**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a.	Total Claim
		\$	0.00
	6b. Taxes and certain other debts you owe the government	6b.	Total Claim
		\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	Total Claim
Total claims from Part 2		\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	Total Claim
		\$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	Total Claim
		\$	0.00
Total claims from Part 2	6f. Student loans	6f.	Total Claim
		\$	22,779.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	Total Claim
		\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	Total Claim
		\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount	6i.	Total Claim
		\$	31,683.68

Debtor 1 **Ramon Luciano Barrera**

Case number (if know) _____

here.

6j. **Total Nonpriority.** Add lines 6f through 6i.

6j.

\$ **54,462.68**

Fill in this information to identify your case:

Debtor 1	Ramon Luciano Barrera		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	
Name	
Number Street	
City State ZIP Code	
2.2	
Name	
Number Street	
City State ZIP Code	
2.3	
Name	
Number Street	
City State ZIP Code	
2.4	
Name	
Number Street	
City State ZIP Code	
2.5	
Name	
Number Street	
City State ZIP Code	

Fill in this information to identify your case:

Debtor 1	Ramon Luciano Barrera		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☒ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, line _____
- ☐ Schedule E/F, line _____
- ☐ Schedule G, line _____

3.2

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, line _____
- ☐ Schedule E/F, line _____
- ☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Ramon Luciano Barrera

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

Butcher

Central Park Foods Inc

1115 N Grand Avenue
Chicago, IL 60651

Debtor 2 or non-filing spouse

- ☐ Employed
- ☒ Not employed

Retired

How long employed there? 13 Years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 3,332.93	\$ 0.00
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ 0.00
4. Calculate gross income. Add line 2 + line 3.	\$ 3,332.93	\$ 0.00

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 3,332.93	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 576.48	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 576.48	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 2,756.45	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 402.80
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 402.80
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,756.45	+ \$ 402.80 = \$ 3,159.25
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$	3,159.25
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 Ramon Luciano Barrera

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☐ No ☒ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 900.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	150.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	170.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	615.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	130.00
10. Personal care products and services	10. \$	60.00
11. Medical and dental expenses	11. \$	30.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	281.67
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
14. Charitable contributions and religious donations	14. \$	4.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	82.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		
	18. \$	0.00
19. Other payments you make to support others who do not live with you.		
	\$	0.00
Specify: _____		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: City Sticker		
Parking Permit	21. +\$	10.00
License Sticker	+\$	4.16
Work Shoes (non-slip)	+\$	8.33
	+\$	45.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	2,540.16
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	630.00
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	3,170.16
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,159.25
23b. Copy your monthly expenses from line 22c above.	23b. -\$	3,170.16
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	-10.91
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Debtor 1 Ramon Luciano Barrera

Case number (if known) _____

Fill in this information to identify your case:

Debtor 1 Ramon Luciano Barrera

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

☒ Non-Filing Spouse

Official Form 106J-2

Schedule J-2: Your Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor 2's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Do you and Debtor 1 maintain separate households?

- ☐ No. Do not complete this form.
- ☐ Yes

2. Do you have dependents? ☒ No

Do not list Debtor 1 but list all other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J.

Do not state the dependents names.

Fill out this information for each dependent.....

Dependent's relationship to Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 0.00

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

4d. Homeowner's association or condominium dues	4d. \$	0.00
5. Additional mortgage payments for your residence , such as home equity loans	5. \$	0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	0.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	0.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	0.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	50.00
10. Personal care products and services	10. \$	100.00
11. Medical and dental expenses	11. \$	0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	0.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	130.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	0.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00
19. Other payments you make to support others who do not live with you. Specify: _____	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: Wife's Credit Card	21. +\$	350.00
22. Your monthly expenses. Add lines 5 through 21. The result is the monthly expenses of Debtor 2. Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.	\$ 630.00	

23. Line not used on this form.

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: _____

Fill in this information to identify your case:

Debtor 1 Ramon Luciano Barrera
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number
(if known) _____

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Ramon Luciano Barrera
Ramon Luciano Barrera
Signature of Debtor 1

Date July 25, 2018

X _____
Signature of Debtor 2

Date _____

Fill in this information to identify your case:

Debtor 1 **Ramon Luciano Barrera**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

- ☒ Wages, commissions, bonuses, tips
☐ Operating a business

\$22,162.55

Debtor 2

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

- ☐ Wages, commissions, bonuses, tips
☐ Operating a business

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
For last calendar year: (January 1 to December 31, 2017)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$39,086.17	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2016)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$38,323.78	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Describe below.	Sources of income Describe below.
Gross income from each source (before deductions and exclusions)	Gross income (before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				Include creditor's name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☒ No☐ Yes. Fill in the details.

Case title	Nature of the case	Court or agency	Status of the case
Case number			

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?☒ No☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?☒ No☐ Yes**Part 5: List Certain Gifts and Contributions****13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**☒ No☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

Debtor 1 Ramon Luciano Barrera Case number (if known) _____

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .		

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Consumer Law Group, LLC 6232 N. Pulaski Rd Suite 200 Chicago, IL 60646		\$300.00 on 3/28/2018. 300.00 on 4/13/2018, \$300.00 on 4/27/2018, \$300.00 on 5/11/2018, \$300.00 on 5/25/2018, \$300.00 on 6/6/2018, \$200.00 on 6/22/2018	\$2,000.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Debtor 1 **Ramon Luciano Barrera**

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No☐ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☐ No☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☐ No☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☐ No☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☐ No☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

Debtor 1 **Ramon Luciano Barrera**

Case number (if known)

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
- ☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers

Debtor 1 Ramon Luciano Barrera

Case number (if known) _____

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ramon Luciano Barrera

Ramon Luciano Barrera

Signature of Debtor 1

Signature of Debtor 2Date July 25, 2018

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 **Ramon Luciano Barrera**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number
(if known)

☐ Check if this is an amended filing

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Mariner Finance	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: Refrigerator, Stove, TV, Radio, Computer		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Description of leased Property:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No

Debtor 1 Ramon Luciano Barrera Case number (if known) _____

Description of leased
Property:

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Ramon Luciano Barrera
Ramon Luciano Barrera
Signature of Debtor 1

X _____
Signature of Debtor 2

Date July 25, 2018

Date _____

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court
Northern District of Illinois**

In re **Ramon Luciano Barrera**

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	2,000.00
Prior to the filing of this statement I have received	\$	2,000.00
Balance Due	\$	0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Exemption planning; preparation and filing of reaffirmation agreements and applications as needed.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding; and preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

July 25, 2018

Date

/s/ Nataly Skrabak

Nataly Skrabak

Signature of Attorney

Consumer Law Group, LLC

6232 N. Pulaski, Suite 200

Chicago, IL 60646

773-945-0358 Fax: 888-270-8983

nskrabak@consumerlaw.com

Name of law firm

Location

Pulaski

Numero de Caso*

249372

Correo Electronico de Cliente

lferrer@consumerlaw.com

ACUERDO DE REPRESENTACIÓN DE BANCARROTA

Este Contrato de Representación de Bancarrota (en lo sucesivo denominado "Acuerdo") se celebra este

Fecha

Mar 28, 2018

por

Ramon Luciano Barrera

(en lo sucesivo, el "Cliente"), y entre el Derecho del Consumidor Grupo., una compañía de responsabilidad limitada de Illinois, con su centro de actividad principal en el 6232 N. Pulaski Rd., Suite 200, Chicago, IL 60646 (denominada en lo sucesivo ("CLG")), a efectos de representación legal en la declaración de bancarrota bajo el Estados Unidos Código de Bancarrota.

DEFINICIONES

A."Tarifa" significa la cantidad que el cliente debe pagar a CLG.

B."cuota inicial" es la cantidad que el cliente deberá pagar CLG antesde que ellos comenzará a cualquier servicio legal.

C."tasa de presentación" es la cantidad que el cliente debe pagar a la corte para declararse en bancarrota.

D."Representación", significa los servicios jurídicos y estrategias queproporcionados al Cliente debajo previsto en las leyes de Illinois..

E."Partes" significa CLG y el cliente.

F."Depositario" significa persona designada por el Tribunal de Quiebras de los Estados Unidos para descubrir activos.

G."341 reunión" se entiende la reunión de los acreedores del cliente debe asistir por lo que el fiduciario puede hacer una determinación de si los activos existentes.

H."Servicios" significan las estrategias legales y de trabajo que CLG proporcionará cliente..

I."Petición" significa todos los documentos y los horarios que deben ser presentados ante el Tribunal de Quiebras de Estados Unidos para el alivio de bancarrota

J."Reafirmación", un acuerdo donde el cliente se compromete a un prestamista para seguir siendo responsable de un préstamo securizado especifica.

K."Redención" significa pagar el valor justo de mercado de cualquier securizado préstamo.

1.CONDICIONES:El presente Acuerdo no entrará en vigor, y CLG no tendrá obligación de prestar servicios legales hasta que los signos cliente una copia de este Acuerdo y paga el importe solicitado en la sección de comisiones de este Acuerdo en el párrafo 3. CLG no hace ninguna declaración de los resultados positivos ni garantiza el resultado deseado por el cliente.

2.Alcance de la representación:El cliente se contrata CLG para proveer servicios legales para preparar y presentar una petición de bancarrota. Alcance de la representación incluye: (1) revisar y analizar las circunstancias financieras de los clientes sobre la base de la información proporcionada por el cliente, (2) asesorar a clientes de sus opciones de quiebra sobre la base de la información proporcionada por el cliente, asesorar a clientes de la información que necesita ser revisado para representar con precisión la situación del cliente antes de que el Tribunal de Quiebras de los Estados Unidos; (4) informar a clientes sobre las consecuencias que participan en la presentación de un Capítulo 7 o Capítulo 13 de quiebra, así como informar a clientes de los deberes relacionados con cada presentación; (5) appearing at Client's 341 meeting; (6) negociación de acuerdos de reafirmación; (7) la preparación de la petición del cliente; y (8) el manejo de llamadas de los acreedores durante la duración de la quiebra.

3.OTROS SERVICIOS:A menos que se indique expresamente lo contrario en esta o en cualquier otro acuerdo entre el Cliente y CLG, la representación no incluye las apelaciones del caso del cliente, procedimientos adversarios, trabajo después de la petición, o cualquier otra tarea que no se refieran a la bancarrota inmediata. El cliente reconoce que estos asuntos pueden ser largos e impredecibles, y el tiempo dedicado y el trabajo necesario puede variar, por lo tanto, no puede ser cubierto por la tarifa plana acordado en el párrafo 4.

4.CUOTA:Cliente se compromete a pagar una Cuota de Compromiso a CLG de **\$2,000.00**, que es un "fixed flat fee" y debido en la ejecución de este Acuerdo, o de una manera o de la frecuencia establecida en la forma autorización firmada de pago en la cual se incorpora al presente por referencia.El pago del cliente de la tarifa incluye el costo de la tasa de presentación Corte de **\$335.00**, el costo para conseguir una reporte de crédito, y una Análisis comparativo. Además, el cliente entiende que las reservas de CLG el derecho a no presentar la petición de quiebra hasta el pago completo se ha realizado de acuerdo con este Acuerdo. Si los contratos de cliente para el Capítulo 13, y luego decide convertirlo en un Capítulo 7, el Cliente se compromete a pagar el saldo acordado para el Capítulo 13 antes de la conversión.**Incluido en la cuota de compromiso es una cuota de procesamiento no reembolsable de \$500.00. El honorario de proceso incluye los servicios prestados al cliente después de entrar en este acuerdo, tales como el procesamiento y la introducción de datos en los registros electrónicos de CLG y para crear / abrir / mantener de un archivo físico. Además, si la petición está construido y terminado, el reembolso no será publicada.** La Cuota de Compromiso y Tasa de Presentación Corte son:

Producto	Costo del client por producto
Reporte de crédito para el deudor de un solo	\$33.00
Reporte de crédito para los deudores de presentación conjunta	\$53.00
Análisis comparativo de mercado	\$17.00

AVISO: los costos de proveedor están sujetos a cambios sin previo aviso. Si los costos cambia, CLG hará sus mejores esfuerzos para mantener el precio total original para evitar molestias para el cliente. Agencias de informes de crédito tienen prohibido crear una lista de los nombres de los proveedores de servicios médicos en los informes de crédito. Por lo tanto el cliente no puede esperar para obtener un informe de crédito para obtener los nombres de los proveedores de servicios médicos. La oficina de informes de crédito podría contener un agente de cobro. **CLIENTE deberá ponerse en contacto con el agente de la colección directamente a obtener la información de los proveedores.** CLG no se hace responsable por cualquier omisión de tales acreedores, o los costos involucrados en la adición de los acreedores o la modificación de una solicitud de bancarrota como resultado de las cuestiones antes mencionadas.

5.FONDOS INSUFICIENTES CUOTA: El cliente debe pagar \$ 45.00 por cada retorno de fondos insuficientes antes de que

CLG puede presentar cualquier documentación en nombre del cliente. Archivo del Cliente será suspendida sobre un pago que es devuelto por fondos insuficientes hasta el cliente trae su / su cuenta corriente con CLG.

6. CLIENT DUTIES AND COMMUNICATIONS: Cliente siempre debe ser sincero con CLG. De no hacerlo, puede, a discreción única y absoluta de CLG, resultado en la representación de terminación, y el cliente renuncia a todo derecho a presentar una demanda contra el CLG para hacerlo. Proporcionar con declaraciones falsas impide cualquier tipo de recuperación o recurrir el cliente puede tratar de perseguir en contra CLG. El cliente también debe cooperar con CLG, informarle las novedades que puedan obstaculizar o hacer avanzar el caso del cliente, cumplir con este Acuerdo, con prontitud pagar la cuota de compromiso, y mantenga CLG advertido de la dirección del cliente, número de teléfono, y el paradero del cliente. Muchas comunicaciones con clientes será por correo electrónico, debido a la velocidad y la eficiencia de correo electrónico (si el cliente proporciona CLG con una dirección de correo electrónico). Cliente se compromete a proporcionar CLG con una dirección de correo electrónico que el cliente puede acceder a diario y el cliente va a comprobar su / su correo electrónico todos los días para determinar si alguna información importante ha sido enviada por CLG. Cliente renuncia a toda responsabilidad derivada de o como resultado del fracaso del cliente para recibir cualquier información o solicitud de CLG. El cliente tiene la responsabilidad de devolver todos los formularios completados en su totalidad a CLG en las 24 horas siguientes a la recepción de esos documentos. CLG no se conserva hasta el CLG recibe este acuerdo firmado, la cuota de participación plena, el cliente ha terminado y ejecutado por completo las formas y revelaciones, y cualquier otro documento CLG pide al cliente que producen. CLG no tiene la obligación de realizar los servicios de representación hasta que las tareas antes mencionadas se han llevado a cabo por el cliente. Cliente debe totalmente, por completo, y oportuno realizar todas las funciones de los clientes en virtud del presente Acuerdo, que incluye, pero no limitado a, el pago de la cuota de participación plena.

7. APROBACIÓN DE LA GESTIÓN Y RETIRADA: El cliente podrá dar por terminado CLG en cualquier momento. CLG podrá retirarse de la representación por una buena causa. La buena causa incluye, pero no se limita a, el incumplimiento del Cliente de este Acuerdo, falta de pago de la cuota, y la negativa a cooperar o seguir el consejo de CLG sobre un asunto o cualquier otro hecho o circunstancia que haría que la representación ilegales o no éticas. Cuando representación termina, todos los cargos pendientes de pago se convertirá inmediatamente en vencidos y pagaderos. El cliente es responsable de los cargos por pagar y gastos resultantes de la representación CLG de cliente en esta materia. Después de la representación termina, CLG, a petición del cliente, deberá entregar el archivo del cliente y la propiedad en posesión CLG, siempre que el cliente ha remitido el pago total por los servicios prestados. CLG puede retener un derecho de retención en los archivos del cliente de los cargos por pagar por el tiempo que dijo que los honorarios son pendientes de pago. CLG se reserva el derecho exclusivo a la retirada de la representación si el cliente no es sincero con CLG, o si el cliente no produce los documentos esenciales que se necesitan para la representación diligente.

8. AUTORIDAD EXCLUSIVA: CLG tiene autoridad total y exclusiva para determinar la estrategia de negociación / litigio y para llevar a cabo todas las negociaciones o litigios con los acreedores de los clientes. Además, el cliente renuncia a cualquier reclamación o responsabilidad contra CLG sobre la base de cualquier decisión tomada por CLG en el ejercicio de tal discreción y autoridad. El cliente acepta que, a partir de la fecha de ejecución del presente Acuerdo, si el cliente se comunica con los acreedores de los clientes con respecto a cualquier discusiones, negociaciones u ofertas relacionados con la resolución o curar de incumplimiento el acreedor del cliente o la delincuencia, el Cliente deberá notificar inmediatamente a CLG por escrito de todos los debates o de opciones que han proporcionado a el cliente un plazo de 24 horas después de la comunicación. Dicha prohibición subsiste hasta CLG completa sus negociaciones con los acreedores, el cliente ha aceptado una propuesta de los acreedores, o el proceso de recolección ha sido detenido o revocado, o hasta la fecha de terminación de este Acuerdo, lo que ocurra primero.

9. COMUNICACIONES: Durante, la Representación, El Cliente Deben Compartir TODAS las Comunicaciones Con CLG inmediatamente. Los acreedores pueden intentar llamar y hostigar a los clientes. Si los acreedores tratar de contactar al cliente, el cliente debe informar a los acreedores que todas las comunicaciones futuras se deben dirigir a CLG. Cliente autoriza a CLG

para hablar, negociar y litigar en nombre del cliente si es necesario.

10. REPORTE DE CRÉDITO: El cliente autoriza a CLG para obtener un informe de crédito para su presentación a la Corte de Bancarrota de los Estados Unidos a fin de poner los acreedores del Cliente en el aviso de presentación de la petición del cliente.

11. Aviso de ejecución hipotecaria: El cliente debe notificar a CLG de recepción de cualquier aviso de incumplimiento o de venta de ejecución hipotecaria dentro de las 24 horas siguientes a la recepción de la misma, incluyendo la fecha, en su caso, de cualquier venta de la Propiedad. El fracaso del cliente para notificar a CLG de recepción del cliente de cualquiera de los anuncios mencionados afecta la capacidad para obtener de alivio de ejecución de una hipoteca para el cliente, puede dificultar la presentación de la petición, o puede resultar en una incapacidad para detener la venta de ejecución hipotecaria de la propiedad a través de la presentación de una petición de bancarrota. Si El Cliente no cumple Con ESTAS disposiciones, CLG es libera de cualquier Responsabilidad relacionada con él la Representación.

12. ACUERDO COMPLETO: Este Acuerdo contiene el acuerdo completo entre las Partes. Sin otro acuerdo, declaración, garantía o promesa escrita u oral, hecha en o antes de la fecha de vigencia de este Acuerdo será vinculante para el Cliente y CLG.

13. SEPARABILIDAD EN CASO DE NULIDAD PARCIAL: Si cualquier disposición de este acuerdo, en su totalidad o en parte, ser no es exigible, por cualquier razón, el resto de la disposición y de la totalidad del Acuerdo será separable y permanecerá en vigor.

14. EMPLEO DEL PERSONAL: CLG a su discreción, puede utilizar abogados asociados, empelados secretariales y paralegales para representar y trabajar en la acción pendiente.

15. Modificación por acuerdo posterior: El presente Acuerdo podrá ser modificado por acuerdo posterior de las Partes sólo por un instrumento escrito, firmado por ambos, o un acuerdo verbal en la medida en que las Partes llevarlo a cabo.

16. ARBITRAJE: Todos los reclamos y disputas que surjan o que se relacione con el presente Acuerdo se resolverán mediante arbitraje vinculante en el estado de Illinois. El arbitraje se llevará a cabo sobre una base confidencial de conformidad con las Reglas de Arbitraje Comercial de la Asociación Americana de Arbitraje. Cualquier decisión o laudo, como resultado de cualquier procedimiento de arbitraje deberá constar por escrito y deberá proporcionar una explicación para todas las conclusiones de hecho y de derecho y deberá incluir la evaluación de los costos, gastos y honorarios razonables de abogados. Cualquier tipo de arbitraje se llevará a cabo por un árbitro con experiencia en la solución de controversias. Honorarios de abogados y deberá incluir un registro escrito de la audiencia de arbitraje. Las partes se reservan el derecho de oponerse a cualquier persona que será empleado por, o afiliados a una organización de la competencia o entidad. El laudo arbitral puede ser confirmada en un tribunal de jurisdicción competente.

17. LEGISLACIÓN APLICABLE: Este Contrato se rige por el estado de Illinois, sin tener en cuenta conflictos de principios legales. El cliente acepta y da su consentimiento a la jurisdicción en el condado de Cook Illinois, y se somete al estado correcto o lugar federales en el mismo. Cualquier controversia o reclamo que surja del incumplimiento por parte del cliente o

de CLG se ha resuelto mediante arbitraje administrado por la Asociación Americana de Arbitraje o de otro tipo de arbitraje que de lo contrario de mutuo acuerdo por escrito entre las Partes.

18. Acuerdo para negociar electrónicamente: Cliente está de acuerdo que CLG archive y envíe, y cliente reciba al cargo del cliente por medio de un formato electrónico, toda documentación y comunicación de parte de CLG. Cliente está de acuerdo que CLG le proporcione toda revelación, correspondencia, cifra de acuerdo y toda otra documentación y evidencia de transacciones electrónicamente, que expresamente incluye comunicación por medio de mensajes de texto. Toda comunicación electrónica será considerada válida y auténtica, y cliente esta de acuerdo que dicha comunicación electrónica tendrá el mismo efecto legal que comunicación escrita y firmada en papel. El consentimiento del cliente puede ser retirado en cualquier momento que el cliente le envíe a CLG una notificación de retiro del consentimiento. Cliente reconoce y coincide que el internet es considerado inherentemente inseguro. Cliente esta de acuerdo que CLG no se responsabiliza por ninguna pérdida, reclamo, o posibles daños relacionados con las respuestas de CLG a cualquier comunicado electrónico. En todo momento cliente mantiene obligación absoluta de asegurar efectividad al recibir comunicación electrónica y acceder de una manera regular y diligente. Cliente da consentimiento a comunicaciones de CLG por medio de correo electrónico, mensaje de texto, grabaciones automatizadas y el cliente es responsable de algún cargo relacionado.

19. Arbitraje de disputas: ESTA SECCIÓN PROVEE INFORMACIÓN IMPORTANTE DEL ARBITRAJE VINCULANTE. A LO MENOS QUE USTED OTE POR NO ESTAR SUJETO A ESTE ACUERDO DE ARBITRAJE AL AVISARLES POR ESCRITO DENTRO DE 14 DÍAS DESDE QUE SE FIRME ESTE ACUERDO O POR MARCANDO AQUÍ: _____, USTED SERÁ SUJETO A ESTA VINCULACIÓN DE ARBITRAJE Y RECLAMO, IRRENUNCIABLE LOS DERECHOS PARA SOLICITAR ALIVIO EN LOS JUZGADOS SALVO LO DISPUESTO EN EL PRESENTE DOCUMENTO PARA ESFORZAR CUALQUIER PREMIO DE ARBITRAJE. En la medida permitida por la ley, CLG y Cliente renuncian cualquier derecho de perseguir disputas en base de toda clase ("class-wide basis"): es decir, para unirse a un reclamo ante el reclamo de cualquier otra persona o entidad, o hacer valer una demanda en calidad de representante en nombre de cualquier otra persona en cualquier pleito, arbitraje u otro procedimiento. En la medida permitida por la ley, CLG y cliente renuncian a cualquier derecho a juicio por jurado en cualquier litigio, u otro procedimiento similar. En caso de cualquier surgente controversia, reclamación o disputa entre las partes o relacionados con este acuerdo o su incumplimiento, rescisión, aplicación, interpretación o validez del mismo, incluyendo la terminación del alcance o la aplicabilidad de este acuerdo de arbitraje, será determinado por arbitraje obligatorio en el Condado de Cook, Illinois o en el condado y el estado en el que reside, de acuerdo con las leyes del estado de Illinois (sin tener en cuenta los conflictos de las cuestiones de derecho) para los acuerdos que se realizan en y para llevar a cabo en Illinois. Las partes están de acuerdo que el arbitraje será administrado por la Asociación Americana de Arbitraje ("AAA") de conformidad con su regla y procedimientos y un árbitro deberá ser neutral e independiente y deberá cumplir con el código de AAA de ética. El premio dictado por el árbitro será definitivo y no estará sujeto a ser vacado o modificado. Fallo sobre el premio dictado por el árbitro podrá ser implementado en cualquier tribunal que tenga jurisdicción sobre las partes. Si cualquiera de las partes no cumpla con el premio arbitral, la parte perjudicada puede solicitar a la corte de circuito para su ejecución. Las partes acuerdan que cualquiera de las partes podrá presentar reclamaciones contra el otro sólo en su capacidad individual y no como demandante o miembro de la clase, en cualquier supuesto de clase o procedimiento representativo. Además, las partes acuerdan que el árbitro no podrá consolidar los procedimientos de reclamaciones de más de una persona, y no presidir ninguna forma de procedimientos representativos o de clase. Las partes deberán compartir los costos del arbitraje (no honorarios de abogados) por igual. Si la parte del consumidor del costo (no pago) es mayor que \$ 4,000 (cuatro mil dólares), CLG pagará parte razonable de los costos en exceso de esa cantidad los consumidores. En caso de que una parte no procede con el arbitraje, sin éxito desafía el premio, o deja de cumplir con el premio arbitral, la otra parte tiene derecho a gastos de la demanda, incluyendo los honorarios razonables de un abogado para tener que recurrir al arbitraje o defender o hacer valer el premio. En caso de cualquier controversia o cuestión relacionada con esta sección arbitral o requisito, incluyendo pero no limitado a su legalidad, inconcebible, la equidad, la redacción, la interpretación o aplicación, como únicamente se determinará por el árbitro de acuerdo con el procedimiento anterior. Esta sección sobrevivirá cualquier terminación

20. DESPIDO Y RETIRO: Cliente puede despedir CLG en cualquier momento. CLG podrá retirarse de representar al Cliente por una justa causa. Justa causa incluye, pero no se limita a, incumplimiento de este Contrato por el cliente, la falta de pago de Honorarios Legales y/o cualquier cuota mensual en su totalidad cuando es debido, y la negación a cooperar con o a seguir los consejos de CLG en cualquier asunto que pueda hacer que de la representación de CLG una ilegal o sin ética, o por falta de proveerle la información requerida para procesar el caso del Cliente resultando en nuestra inhabilidad de representar el cliente efectivamente. Cuando la representación CLG concluya, todos los honorarios pendientes serán pagados inmediatamente. El Cliente es responsable por todos los honorarios pendientes y los costos que resulten de la representación

legal de CLG en este asunto. Después que la representación concluya, CLG, a petición del cliente, remitirá su archivo al cliente y todos los documentos en posesión de CLG siempre y cuando el cliente haya pagado por completo por los servicios previstos. CLG puede retener un embargo en el archivo del cliente por honorarios debidos y no pagados hasta que no se remita el pago. CLG se reserva el derecho exclusivo de retirarse de la representación del Cliente si el Cliente no es honesto con CLG y/o no produce los documentos esenciales necesarios para una representación diligente del Cliente. Un Despido o Retiro, hecho por el Cliente o CLG, está sujeto a la Póliza de Cancelación y Reembolso de este Contrato.

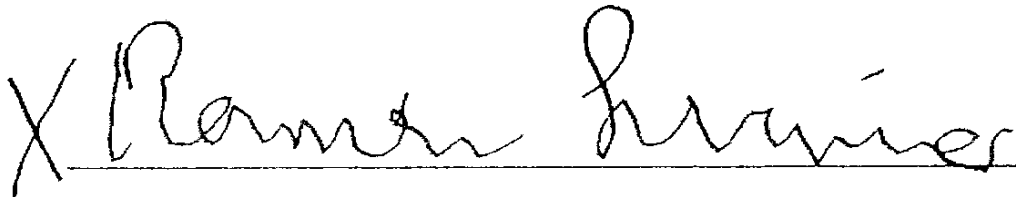
21. PÓLIZA DE CANCELACIÓN/REMBOLSO: El Cliente o CLG puede cancelar esta transacción y contrato en cualquier momento, en persona o mediante notificación escrita por correo a: Consumer Law Group, LLC, 6232 North Pulaski Road, Suite 200, Chicago, IL 60646. El Cliente o el Abogado, por propio deseo o voluntad, pueden terminar este Contrato de Servicios Legales.

Si el Cliente termina Contrato antes de que se cumpla el servicio legal contemplado dentro de el mismo, el Cliente estará obligado con CLG en "meruit del quantum", o cantidad merecida, a base de \$500/hora por el trabajo realizado previo de la terminación del contrato presente por el Abogado Gerente, a base de \$400/hora por el trabajo realizado previo de la terminación del contrato presente por el Abogado Asociado, a base de \$175/hora por el trabajo realizado previo de la terminación del contrato presente por el Asistente Legal, y a base de \$65/hora por el trabajo realizado previo de la terminación del contrato presente por trabajo del administrante legal.

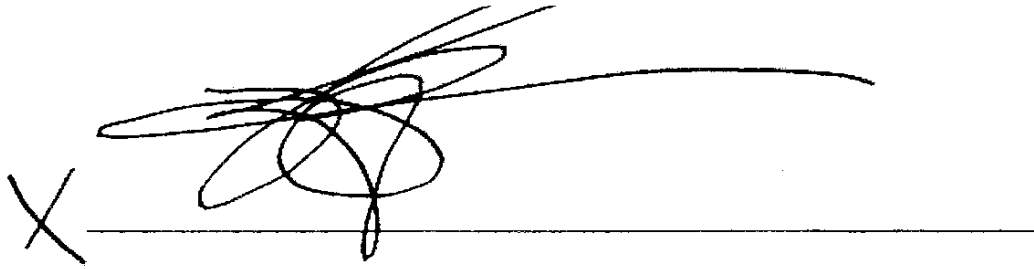
El Cliente también está de contrato a pagar puntualmente la facturación de los servicios prestados en su caso. Cualquier pago hecho por el Cliente a CLG será aplicado al saldo pendiente. De otro modo, si un crédito es debido, el crédito será emitido puntualmente después de que el Cliente ejecute un Contrato de Liberación. Si el Cliente decide en algún momento cancelar este Contrato, el Cliente entiende que no recibirá reembolso si ha provisto información falsa o información alterada de los factores del caso a CLG. También el Cliente entiende que CLG no es responsable por daños sufridos por el cliente ni tiene ninguna obligación si el Cliente ha hecho declaraciones falsas o a falsificado información. No importando la causa por la cual el Cliente cancele esta transacción y contrato, incluido en el pago inicial esta una cuota de procesamiento de \$750.00 que no tiene devolución. Esta cuota de procesamiento incluye los servicios previstos al Cliente después de haber entrado en este Contrato, tales como procesar y entrar información y data en los archivos electrónicos de CLG y por crear/abrir/dar seguimiento al expediente físico del Cliente. Además, si alguna petición o formulario de USCIS es hecha y terminada, no se dará reembolso. Además, si cualquier petición o formulario USCIS está construido y completado, no se emitirá ningún reembolso. Cualquier responsabilidad sobre la base de meruit cuántica se compensará con la tarifa fija aquí contenida y o en contra de cualquier dinero pagado hasta la fecha de terminación

EN FE DE LO CUAL, las partes han suscrito el presente Acuerdo a partir de la fecha arriba señalada. Reconozco todos los costos asociados con CLGhan dado a conocer a mi / nosotros.

Firma de Cliente

A handwritten signature in black ink, appearing to read "X Ramon L. Linares". The signature is written over a horizontal line.

Firma de CLG

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke, is written above a horizontal line. To the left of the signature, there is a large, bold 'X' mark.

EXENCIONES de la Bancarrota del Capítulo 7

Yo / nosotros (cliente (s)) debe ser informado de mis derechos y responsabilidades con gran detalle por mis abogados, CONSUMER LAW GROUP, LLC (CLG). Yo reconozco que he sido informado en detalle de mis derechos y responsabilidades, incluyendo pero no limitadas a las siguientes:

PRÉSTAMOS ESTUDIANTILES

TODOS los tipos de préstamos estudiantiles y pagos en exceso de beneficios educativos no son descargables, sin una demostración de una carga excesiva a través de un procedimiento contencioso. Yo NO he contratado CLG para presentar un adversario de proceder en mi nombre para desafiar a mis obligaciones de préstamos estudiantiles. Yo entiendo que yo asumir toda la responsabilidad de hacer los arreglos de pago de estas obligaciones de deuda.

CUENTAS DE UTILIDADES

Gas, electricidad, teléfono, satélite, cable, y / o facturas de otros servicios públicos son generalmente descargables, pero si yo quiero estos servicios después de la quiebra con una empresa cuya deuda fue incluida en mi bancarrota, se puede ser necesaria para abrir una nueva cuenta y pagar una depósito sustancial para el servicio. Entiendo que las facturas de agua son generalmente asegurados por bienes raíces, por lo que si tengo ningún interés de propiedad en bienes raíces con atrasos de facturas de agua, tengo que pagar después los atrasos de la presentación, si me quedo con el de bienes raíces.

CÓNYUGE QUE NO DECLARA EN BANCARROTA Y RESPONSABILIDAD DE CODEUDOR

Si estoy casado y declaro quiebra solo, yo entiendo que CLG no representa a mi esposo. Sólo mis obligaciones de deuda elegibles pueden ser dados de alta en mi bancarrota. Si tengo una deuda conjunta con mi cónyuge, mi cónyuge seguirá siendo responsable de sus obligaciones de deudas. Si yo quiero proteger a un cónyuge de presentación no quiebra, tengo que pagar nuestras deudas conjuntas después de la quiebra o presentar una petición de bancarrota conjunta (con cargo adicional se aplicará). Los solicitantes sobre la deuda (fiadores) no están protegidos por mi bancarrota. Yo entiendo que yo puede prevenir collecciones en contra ellos si yo continuar haciendo los pagos regulares al acreedores después de mi caso de bancarrota está cerrado.

Garantías cruzadas

Múltiples deudas con una cooperativa de crédito son por lo general con garantía cruzada. Esto significa que esas deudas están vinculadas y una deuda no puede ser dado de alta sin descargar a todos. Por el contrario, no puedo mantener una deuda sin descargar todas las deudas. Por ejemplo, si tengo un préstamo de coche, una tarjeta de crédito, y una cuenta bancaria con la misma cooperativa de crédito, debo reafirmar (de acuerdo en pagar) todas esas deudas para mantener mi coche o cerca de todos ellos y rescatar el coche a través de otro prestamista.

Si tengo una cuenta de cheques, de ahorros o cuenta financiera a otros con una cooperativa de crédito y quiero descargar con una línea de crédito u otra deuda con la misma cooperativa de crédito, tengo que reducir mi equilibrio casi a cero o cerrar la cuenta antes de presentar mi bancarrota o el acreedor puede tener derecho a los fondos que tengo en mi cuenta. Por lo tanto, debo dejar de depósitos directos y dejar de usar la cuenta antes de presentar mi bancarrota.

Las deudas del gobierno, los costos de la corte y multas

Las deudas con las unidades gubernamentales (tales como multas de estacionamiento, la construcción de violaciones de código, y las deudas contraídas con el IRS, la Administración de la Seguridad Social, Departamento de Ayuda Pública, y el Departamento de Seguridad en el Empleo) no pueden ser descargables. Las costas procesales y honorarios de abogados que han sido realizados por otros abogados en la búsqueda de la colección de mis deudas también puede ser no-descargables. Las deudas tributarias en general, no son descargables, incluyendo (pero no limitados a) la mayoría de impuestos sobre la renta, impuesto sobre las ventas, impuesto de uso, y el impuesto sobre 941.

DECLARACIÓN DE BIENES, DEUDAS Y DE INGRESOS

Yo **DEBE** revelar todos los activos, independientemente de su valor, incluyendo pero no limitado a cualquier propiedad escriturada y / o titulado en mi nombre, ya sea en mi posesión o no. Además, entiendo que cualquier deuda que no se indica en mi petición de quiebra no puede ser dado de alta en este caso, y puedo ser responsable por el pago de esa deuda después de la presentación de no ser divulgados.

DEBO completa y precisa revelar todos los comprobantes de los ingresos familiares de los seis (6) meses anteriores a la presentación de mi caso de bancarrota de todas las fuentes incluyendo (pero no limitados a), los salarios, asistencia del gobierno, ingresos comerciales, bonos, los procedimientos judiciales que resultan en una sentencia a mi favor, y las distribuciones de IRA. También debo informar de cualquier cambio futuro conocidas a los ingresos de mi hogar.

Entiendo que la corte de bancarrota puede despedir mi caso de bancarrota si proveo intencionalmente destruyen los registros financieros, si yo mentir a la corte, si yo omitir información relevante, si yo falsificado información sobre las solicitudes de crédito, tienen o han tenido suficientes ingresos para pagar mis deudas o parte de ella, tienen propiedad con valor neto que supera lo que CLG puede proteger bajo las leyes de exención, incurrió una deuda significativa cuando yo no tenía el dinero para pagar (sobre todo si la deuda era de artículos de lujo), trate o tratado de ocultar los activos o transacciones financieras, escondí dinero de un cónyuge en un proceso de divorcio, o transferidos los bienes por menos del valor justo de mercado en el pasado reciente.

Toda la información que han suministrado a la corte como un deudor, en este caso está sujeta al examen por la Abogado General los Estados Unidos de conformidad con el 11 U.S.C. § 342(b)(2)(B). Si yo No revelar completamente y precisa de todos mis activos, pasivos e ingresos de los hogares puede resultar en multas, encarcelamiento, o ambos menores de 11 U.S.C. § 342(b)(2)(A). Doy fe de que todos mis bienes, deudas e ingresos se han revelado a CLG

Venta fraudulenta o transferencia de activos

Cualquier transferencia o venta de bienes personales o inmuebles en el pasado reciente puede ser considerado fraudulento en virtud del Código de Bancarrotas de los Estados Unidos, si dicha operación no estaba en condiciones de plena competencia, y / o no recibí el valor razonable a cambio. Si mi síndico de la quiebra considera que el bien es lo suficientemente significativo, el síndico de la quiebra puede anular la venta o la transferencia, la liquidar de dicho activo, y utilizar las ganancias para distribuir y entre mis acreedores.

Algunas deudas pueden sobrevivir la quiebra y puede que aún tienen que ser pagados después de mi caso de bancarrota está cerrado, incluyendo pero no limitado a: los recientes avances en efectivo, el uso de tarjetas de crédito, las deudas como resultado de fraude, deudas donde me dieron estados financieros falsos para obtener de crédito, cheques sin fondos, y / o deudas que descuida a revelar.

OBLIGACIONES DE AYUDA INTERNA

Las obligaciones domésticas de apoyo, tales como manutención de los hijos, pensión alimenticia, mantenimiento, y las deudas se me ordenó a pagar en una sentencia de divorcio no son descargables a través de la quiebra. Yo entiendo que debo asumir toda la responsabilidad de hacer los arreglos de pago mis pedidos de ayuda interna después de la quiebra.

Si tengo la propiedad que esté exenta de mis acreedores (por ejemplo: la equidad en el sector inmobiliario, vehículos que son pagados completamente, joyas, etc) y le debo obligaciones vencidas de ayuda interna, el fiduciario o el acreedor de ayuda interna puede ser capaz de liquidar el activo en cuestión para pagar mi mantenimiento atrasado. También soy consciente de que cada persona u organización a la que estoy obligado a pagar manutención infantil, pensión alimenticia o otra ayuda interna, deben estar inscritos en mis horarios de bancarrota con el nombre completo y la última dirección conocida, porque esa persona u organización tiene un derecho a la notificación de mi presentación de la quiebra.

GRAVAMEN PELA

Gravamen pela en una residencia sólo puede ser tratado en una bancarrota del capítulo 13. Entiendo que este recurso no está disponible en una presentación de bancarrota del capítulo 7 o la conversión de un Capítulo 13 a una bancarrota del capítulo 7. Si mi caso está cambiando de el capítulo 13 al capítulo 7, y si quiero tratar de despojar a un derecho de retención de mi residencia, entiendo que debo recibir una descarga en una bancarrota del capítulo 13 con el fin de quitar el embargo de forma permanente.

También entiendo que si no hacer los pagos de mi segunda hipoteca antes de la presentación de mi quiebra, que voy a estar en incumplimiento de la nota, hipoteca o préstamo con garantía hipotecaria y que el titular de la hipoteca puede optar por llevar a cabo una ejecución hipotecaria o de otra colección la acción en contra de mí o de mi propiedad a menos que y hasta que yo archivar un capítulo 13 con éxito, el gravamen se elimina, y el caso está realizado completamente.

RECONOCIMIENTO Y LA LIBERACIÓN DE RESPONSABILIDAD

Entiendo que CLG no puede garantizar que todas mis deudas serán dados de alta. CLG me han explicado que si la deuda puede ser descargada se basa en la ley y los hechos. CLG sólo se puede hacer una predicción educados sobre la base de la legislación vigente y los hechos que yo proporcionan. Yo reconozco que soy responsable de proporcionar copias de los documentos solicitados a mis abogados, junto con datos completos, las fechas correctas, y la información veraz.

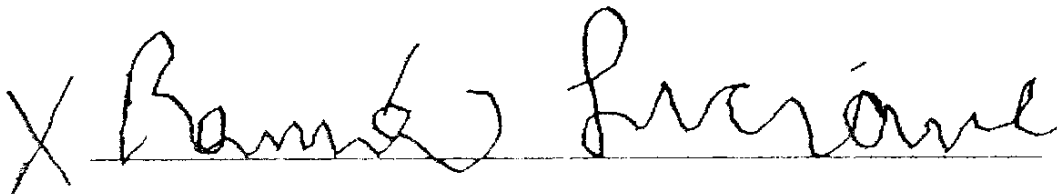
Yo entiendo y han sido plenamente informados por CLG que para efectos de presentación de bancarrota del capítulo 7, mis bienes no puede ser totalmente protegidos, incluyendo pero no limitado a, mi reembolso de impuestos, la equidad sin protección en mis vehículos, hogar, bienes raíces, tiempo compartido, pólizas de seguros de vida, derechos de autor, patentes, licencias determinadas, aviones, ingresos de alquiler, el inventario de negocios, equipos de negocio, y / u otros activos. Existe el riesgo de mis bienes en proceso de liquidación, incluso si mi abogado utiliza las exenciones para proteger mis bienes. Entiendo y he sido informado por mis abogados y de acuerdo en que el síndico que supervisa mi caso puede liquidar mis activos, y pagar las ganancias de acuerdo a varios acreedores, o me dé la opción de una comprarlos. Entiendo que si soy incapaz de pagar, no voy a ser capaz de mantener los activos considerados. Entiendo que el síndico puede llevar a cabo una valoración independiente de cualquier propiedad de la masa de la quiebra.

Entiendo y he sido informado por CLG que yo puede tener otras opciones, tales como tratar de saldar la deuda con mis acreedores sobre mi propia o consejería de crédito, o el Capítulo 13 de bancarrota. Sin embargo, he decidido llevar a cabo una declaración de bancarrota del capítulo 7 (liquidación), de mi propia y libre voluntad, independientemente de los riesgos potenciales asociados con la realización de lo que en lugar de otras opciones que pueden estar disponibles para mí.

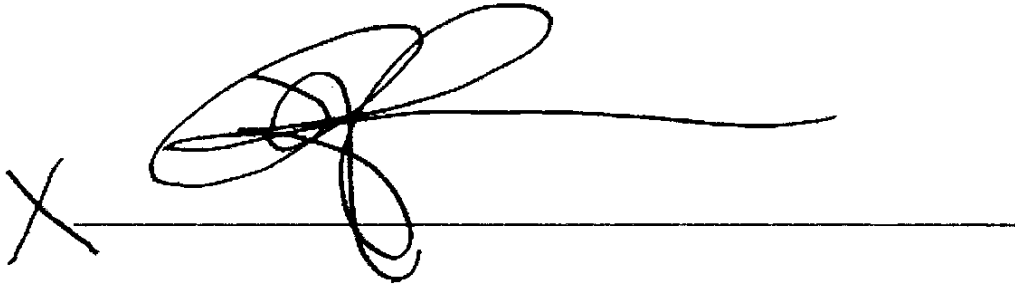
Entiendo y he sido informado por CLG de todos mis derechos y en todos los aspectos de lo anterior y aún desea continuar con la presentación bancarrota del capítulo 7, a pesar de los riesgos potenciales de la liquidación o la compra de mis bienes, o impedir a reafirmar las deudas de bienes en garantía si tengo un presupuesto negativo. Estoy de acuerdo en sostener mis abogados, todos sus cesionarios, empleados, y agentes si pierdo alguna propiedad en la declaración de quiebra. Me han dado a conocer todos los de mi propiedad y han dicho la verdad en todas mis declaraciones con respecto a mi caso de bancarrota ante CLG.

Quiero continuar con la quiebra y ENTIENDO COMPLETAMENTE Y ESTOY DE ACUERDO CON LO ANTERIOR Y MANTENER CLG, sus agentes, cesionarios y empleados de la responsabilidad por cualquier pérdida sufrida de exentos o no exentos propiedad, cualquier reclamos, juicios, responsabilidades, O CONSECUENCIAS PARA los cuestiones antes mencionadas, O POR CUALQUIER multas o costos que tengo que pagar después de mi bancarrota A LOS ACREEDORES.

Firma de Cliente

A handwritten signature in black ink, appearing to read "Ramon L. Lirio", written over a horizontal line. To the left of the signature is a large, stylized "X" mark.

Firma de CLG



Fecha
Mar 28, 2018

Poder Limitado y ACUERDO PARA OBTENER DOCUMENTOS

1. Objetivo: El presente acuerdo se celebra entre la persona(s) por debajo, en lo sucesivo, "cliente" y Grupo de Derecho del Consumidor, LLC en lo sucesivo, "CLG". El propósito de este Acuerdo es facilitar la adquisición de información necesaria para analizar la situación financiera del cliente, para completar los horarios de algunos y las declaraciones necesarias de conformidad con el Título 11 USC § 101, et. al., y la Prevención del Abuso de Bancarrota y Protección al Consumidor de 2005. Este acuerdo se rige por el presente documento los términos y los términos contenidos en el documento adjunto "Divulgación Canon de los Productos" y el "contrato entre abogado y cliente", ambos de los cuales se incorporan por referencia y forma parte integrante del presente Acuerdo.

2. Poder Limitado de abogado: Por la presente otorgo a CLG este Poder Especial a los efectos de la obtención y revisión de la información como se describe en el "Contrato de Representación de Quiebras", que se incorpora por referencia. Yo también otorgar este Poder Especial a los efectos de revisar mi reporte de crédito (s) por cualquiera de las CLG o Legal CIN en mi nombre para obtener información de mis informes de crédito. Yo entiendo y estoy de acuerdo en que CLG podrá obtener y utilizar esta información para los efectos de analizar mi situación financiera en relación con la declaración de quiebra. Este Poder Limitado expirará en el momento el último de los siguientes eventos: del alta, el despido o la terminación de los servicios conforme a lo dispuesto de la "ACUERDO DE REPRESENTACION DE Bancarrota." Yo también coincido en que CLG puede proporcionar mi información de contacto a Community Tax Relief y yo autorizo a esta empresa a ponerse en contacto conmigo directamente con el fin sobre productos y servicios proporcionados de ellos, pero sólo si es necesario.

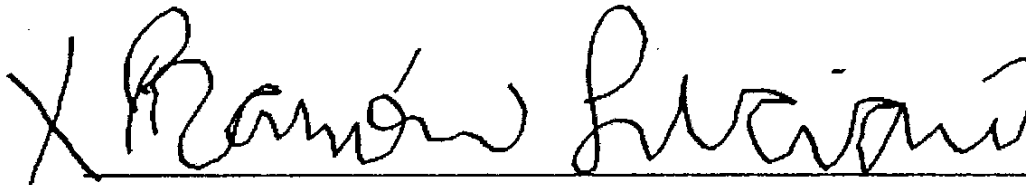
3. RESPONSABILIDADES DEL cliente: Antes de que CLG puede ordenar productos, yo acepto expresamente firmar el "ACUERDO DE REPRESENTACIÓN DE BANCARROTA" and pay the required fees as outlined in el "ACUERDO DE REPRESENTACIÓN DE BANCARROTA."

4. CLG RESPONSABILIDADES: Una vez que el Cliente ha completado las responsabilidades en virtud del párrafo tres (III) de este Acuerdo. CLG deberá obtener los productos descritos en la "declaración de cargos" en nombre del cliente.

5. GARANTÍAS RENUNCIA: Me entiendo y acepta expresamente que cualquier información obtenida en mi nombre está en mi propio riesgo. Toda la información obtenida en mi nombre se proporciona únicamente en una "as-is/as-available" base. CLG expresamente declina todas las garantías de ningún tipo, ya sea expresa o implícita, incluyendo pero no limitado a, las garantías y condiciones implícitas de comercialización, calidad satisfactoria, idoneidad para un propósito particular o de uso y de no infracción. Sin perjuicio de todo el párrafo, CLG no hace ninguna representación o garantía de que (i) el contenido y el servicio obtenido cumpla con mis requisitos, (ii) los resultados será precisa o fiable, o (iii) la calidad de la de los productos, servicios, información o material comprado u obtenido por mí a través CLG es exacta o que satisfaga mis expectativas. CLG no garantiza la exactitud o la exhaustividad de la información obtenida. No hay información escrita u oral obtenida por mí o por medio de CLG creará ninguna garantía que no estén expresamente establecidos en este documento.

6. ACUERDO COMPLETO Y NULIDAD: El acuerdo total entre las partes está contenido en este instrumento, a menos que se indique lo contrario. En el caso de que alguna parte de este Acuerdo es considerada por un tribunal de jurisdicción competente para violar cualquier ley estatal o federal o el reglamento, la parte del Acuerdo se considerará anulada y la porción restante del Acuerdo permanecerá en vigor y efecto. Las partes se comprometen a todos los párrafos en el presente Acuerdo se establece en este documento y reconozco que he leído y entendido el Acuerdo.

Firma de Cliente

A handwritten signature in black ink, appearing to read "Ramón Luciano", written over a horizontal line.

Fecha

Mar 28, 2018

11 U.S.C. §527(a) ALIVIO DE LA DEUDA DE LA AGENCIA DE DIVULGACIÓN

CLG es una "alivio de la deuda de la agencia de divulgación" en el sentido del 11 U.S.C. §101(12). Yo / estamos de acuerdo de que se han dado a nosotros esta revelación y también para retener CLG para representar a mi / nosotros en relación con un caso de bancarrota que se pueden presentar en mi / nuestro nombre. Este documento es parte del acuerdo entre el abogado y cliente, y se incorpora por referencia. Yo / nosotros entiendo y reconozco lo siguiente:

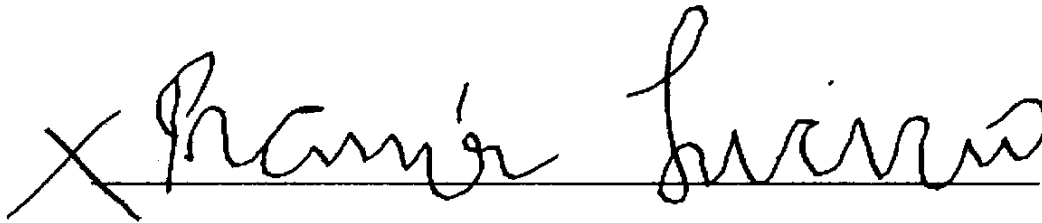
1. Yo / nosotros hemos recibido una copia de un contrato por escrito detallando los honorarios para la representación de mi / nosotros en la quiebra, los servicios incluidos en el precio, y un aviso de mi / nuestro derechos y obligaciones;
2. Yo / nosotros entendemos que yo / nosotros debe proporcionar información detallada en la lista de verificación de documentos que yo recibí y que dicha información debe ser completa, veraz, y precisa;
3. Yo / nosotros entendemos que todos los de mi propiedad, ya sea en mi posesión o no, y todos mis bienes y todos los de mis pasivos (deudas) debe ser completa y precisa a conocer en los documentos presentados para iniciar mi caso;
4. Yo / nosotros entendemos que yo / nosotros debe revelar el valor de reposición de cada activo en los documentos que presente ante el Tribunal de Quiebras después de que yo / nosotros hemos hecho una investigación razonable para establecer valores tal como se define en el § 506 del Código de Bancarrota de EE.UU.
5. Yo / nosotros entendemos que yo / nosotros debe completamente y precisamente revelar mi / nuestro ingreso mensual actual y mi / nuestros gastos de vida reales. Si presento un caso del Capítulo 13, debo divulgar toda mi / nuestro ingreso disponible (de conformidad con § 707 (b) (2)); y
6. Yo / nosotros entendemos que toda la información que yo / nosotros proporcione durante mi / nuestro caso pueden ser objeto de auditoría y que la ausencia de tal información puede resultar en que el sobreseimiento del caso o la sanción de otro tipo, incluso de carácter penal.

INFORMACIÓN RELATIVA A LOS SERVICIOS DE ASISTENCIA DE QUIEBRA

Si usted decide buscar alivio de la quiebra tu puede representarse a sí mismo, usted puede contratar a un abogado para que lo represente, o usted puede obtener ayuda de un preparador de petición de quiebra que no es un abogado. La ley requiere que un abogado o un preparador de petición de bancarrota para darle un contrato escrito que especifique lo que el preparador de petición de abogado o de la quiebra va a hacer por usted y cuánto va a costar. Pida ver y leer el contrato antes de contratar a nadie. La información anterior puede ayudar a entender lo que debe hacerse en un caso de bancarrota de rutina y evaluar la cantidad de servicio que usted necesita. Aunque la bancarrota puede ser compleja, muchos casos son de rutina. Antes de presentar un caso de bancarrota, usted o su abogado debe analizar su elegibilidad para las diferentes formas de ayuda disponibles en el marco del Código de Bancarrota y qué forma de relieve es más probable que sea beneficioso para usted. Asegúrese de que entiende el alivio que puede obtener y sus limitaciones. Para presentar un caso de bancarrota, documentos llamados petición, los horarios y la Declaración de Asuntos Financieros, así como en algunos casos, una declaración de intenciones deben estar correctamente preparado y presentado ante la corte de bancarrota. Usted tendrá que pagar una cuota de presentación al tribunal de quiebras. Una vez que su caso se inicie, tendrá que asistir a la reunión requerida primero de los acreedores en la que puede ser interrogado bajo juramento por un funcionario de la corte llamado "fiduciario" y por los acreedores.

Si usted decide presentar una caso de Capítulo 7, se le puede pedir por un acreedor para reafirmar una deuda. Es posible que desee ayuda para decidir si hacerlo o no. Un acreedor no puede obligarte a reafirmar sus deudas. Si usted decide presentar una caso de capítulo 13, es posible que desee obtener ayuda con la preparación de su plan de Capítulo 13 de pago y con la confirmación de tu plan frente a un juez de quiebras. Si selecciona un tipo de alivio bajo el Código de Bancarrota que no sea el Capítulo 7 o Capítulo 13, usted tendrá que encontrar a alguien familiarizado con ese tipo de alivio. Su caso de bancarrota también puede implicar un litigio. Usted se permite en general para que te represente en un juicio en la corte de bancarrota, pero sólo los abogados, no preparadores de pedidos de quiebra, pueden darle asesoría legal. Yo / Nosotros entendemos y reconocemos plenamente las declaraciones anteriores.

Firma de Cliente

A handwritten signature in black ink, appearing to read "Ramón Lirio", is written over a horizontal line. The signature is fluid and cursive.

Fecha

Mar 28, 2018

LISTA DE VERIFICACIÓN DE DOCUMENTOS DE BANCARROTA

PRUEBA DE INGRESO

***Por favor, introduzca un comprobante de ingresos para todos los ingresos que ha recibido en los últimos seis (6) meses antes del mes en que su bancarrota se presente

PRUEBA DE DEUDA

***Si no puede encontrar una factura, por favor indique el nombre del acreedor, dirección, número de cuenta y el monto adeudado.

OTRO

YO, EL CLIENTE, ENTIENDO QUE DEBE PRESENTAR LA DOCUMENTACIÓN DE LA FECHA DE VENCIMIENTO A CONTINUACIÓN. GRUPO LA LEY DEL CONSUMIDOR, LLC APOYA EN TODO LOS DOCUMENTOS QUE PROPORCIONA. ENTIENDO QUE DEBE ENTREGAR PERSONALMENTE O ENVIAR TODOS DOCUMENTACIÓN POR FAX (888-270-8983). CONSUMER LAW GROUP, LLC NO SE PUEDE COMPLETAR MI CASO SIN DOCUMENTACIÓN SOLICITADA TODOS.

Firma de Cliente

X Ramón Luvina

Firma de Abogado

X [Signature]

FECHA DE VENCIMIENTO

AUTORIZACION DE PAGO

Nombre

Dirección

TARJETA DE DEBITO O CREDITO

Credit Card

*****3113

Card Verification Code

660

Expiration Date

Feb 2019

E-CHECK O ACH DEBIT

Nombre del Banco

Numero de Ruta o ABA

Número de Cuenta

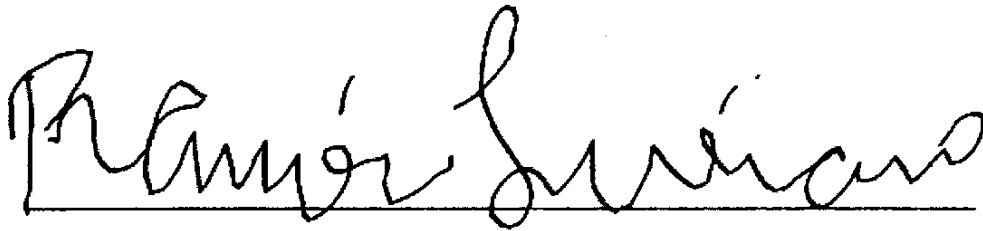
PLAN DE PAGO

3/28/2018 \$300

4/13/2018 \$300 apartir de este dia cada 2 semanas se pagara la cantidad de \$300 y su ultimo pago sera de \$321 el dia 7/6/2018

Entiendo y reconozco que antes de que Consumer Law Group, LLC comience cualquier esfuerzo para resolver mi asunto de inmigración, estoy de acuerdo en pagar todos los honorarios por el medio que se menciona en este Formulario de Autorización de Pago de CLG. Por lo tanto yo autorizo a CLG que procese todos mis pagos automáticamente y por medio de esta Autorización de Pago. Además, entiendo que todos los honorarios en conexión con mi asunto de inmigración con CLG, incluyendo cambios hechos por mí a mi plan de pago, pueden ser acordados verbalmente por teléfono. El no realizar los pagos en su fecha de vencimiento puede resultar en la suspensión y cancelación definitiva de su caso.

Firma de Cliente

A handwritten signature in black ink, appearing to read "Ramiro Lirio", is written over a horizontal line.

Fecha

Mar 28, 2018



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**United States Bankruptcy Court
Northern District of Illinois**

In re **Ramon Luciano Barrera** Debtor(s) Case No. _____
Chapter **7**

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **20**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **July 25, 2018**

/s/ Ramon Luciano Barrera
Ramon Luciano Barrera
Signature of Debtor

Amalgamated Bk Chicago
30 N Lasalle St
Chicago, IL 60602

Avant
222 N. Lasalle Suite 170
Chicago, IL 60601

Bank of America
Po Box 982238
El Paso, TX 79998

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Chase Card Services
Correspondence Dept
Po Box 15298
Wilmington, DE 19850

Credit Control, LLC
PO BOX 546
Hazelwood, MO 63042-0546

Credit One Bank
Attn: Bankruptcy
Po Box 98873
Las Vegas, NV 89193

Famsa Inc
2727 Lyndon B Johnson Fwy
Dallas, TX 75234

First National Bank
Attn: Tina
1620 Dodge St Mailstop 4440
Omaha, NE 68197

Great Lakes Bank Na
300 N Hunt Club Rd
Gurnee, IL 60031

LVNV Funding/Resurgent Capital
Attn: Bankruptcy
Po Box 10497
Greenville, SC 29603

Mariner Finance
8211 Town Center Dr
Nottingham, MD 21236

Merrick Bank/CardWorks
Attn: Bankruptcy
Po Box 9201
Old Bethpage, NY 11804

NCB
Attn: Bankruptcy
One Allied Dr
Trevose, PA 19053

Oportun
1600 Seaport Blvd
Suite 250
Redwood City, CA 94063

Republic Bank & Trust Co
c/o NCB Management Services, Inc.
One Allied Drive
Feasterville Trevose, PA 19053

The Bureaus Inc
Attn: Bankruptcy
650 Dundee Rd, Ste 370
Northbrook, IL 60062

The Bureaus, Inc.
650 Dundee Road, Suite 370
Northbrook, IL 60062

US Department of Education/Great Lakes
Attn: Bankruptcy
Po Box 7860
Madison, WI 53707

Velocity Investments, LLC
PO Box 190
Horsham, PA 19044